TOZEIOT.2E9C5260

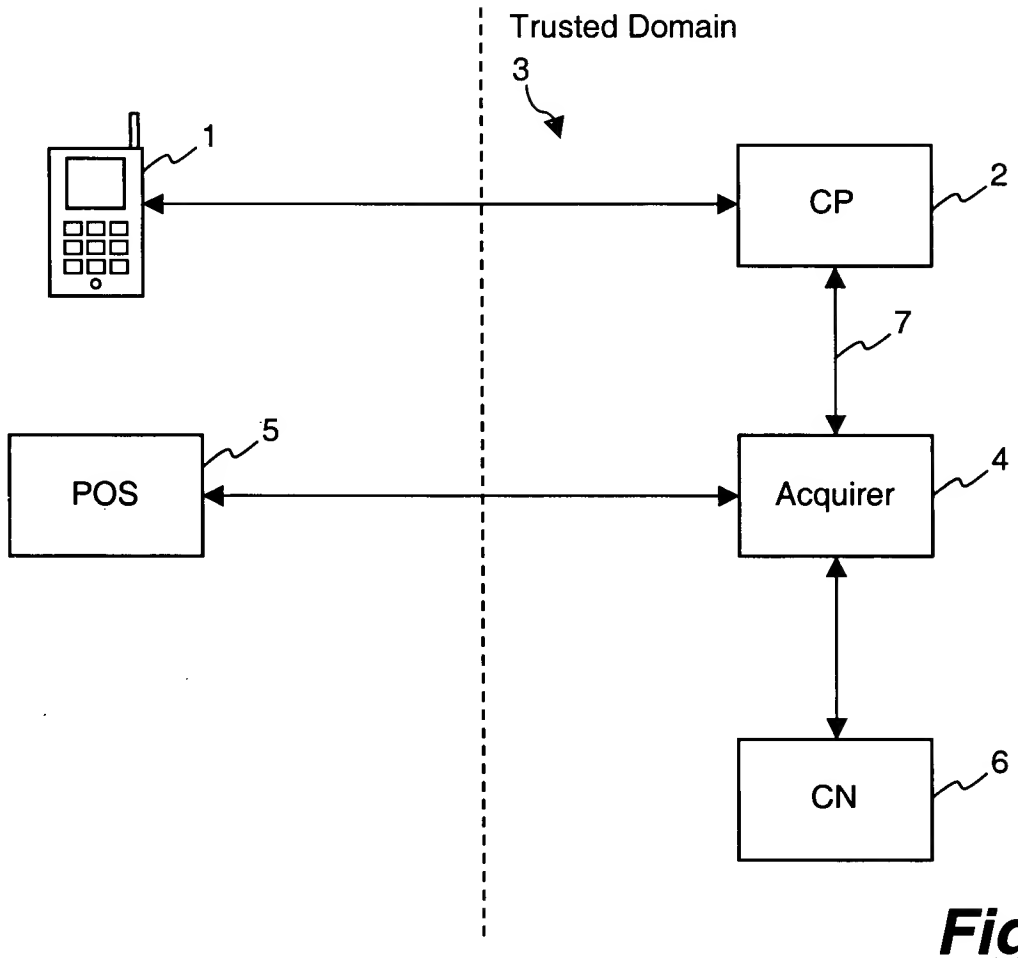

Fig. 1

FOREIGN PATENT

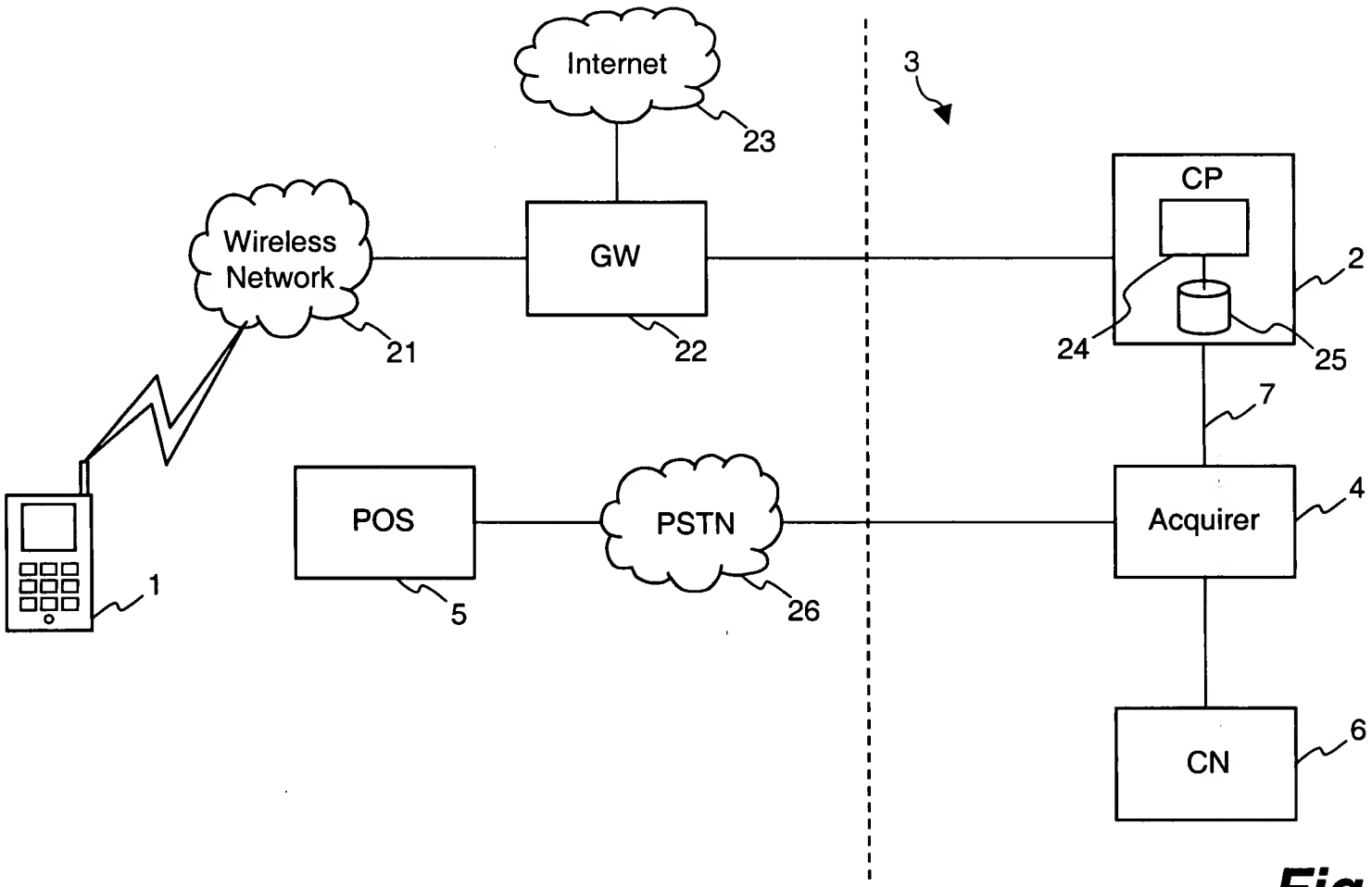

Fig. 2

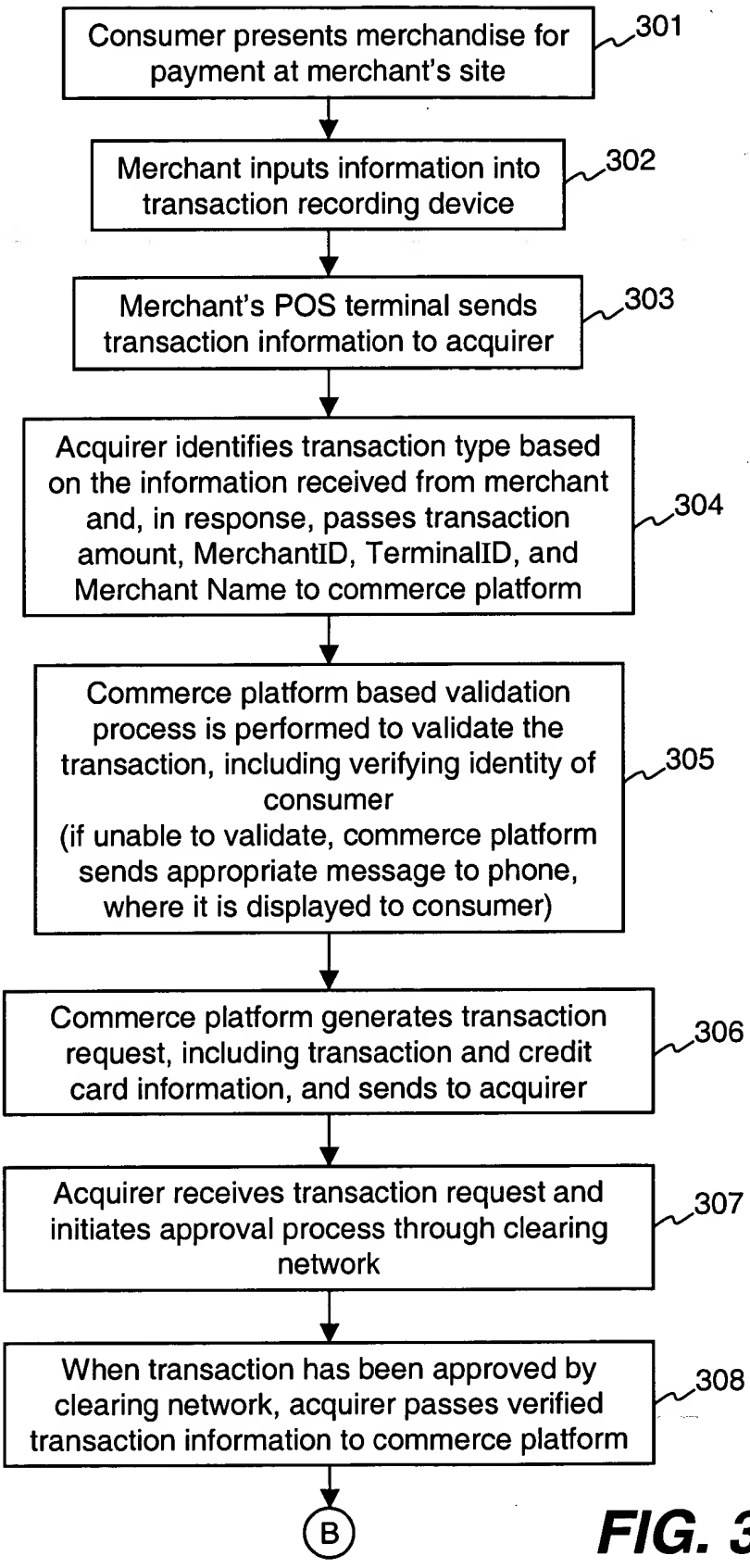
Consumer presents merchandise for payment at merchant's site
301
Merchant inputs information into transaction recording device
302
Merchant's POS terminal sends transaction information to acquirer
303
Acquirer identifies transaction type based on the information received from merchant and, in response, passes transaction amount, MerchantID, TerminalID, and Merchant Name to commerce platform
304
Commerce platform based validation process is performed to validate the transaction, including verifying identity of consumer
(if unable to validate, commerce platform sends appropriate message to phone, where it is displayed to consumer)
305
Commerce platform generates transaction request, including transaction and credit card information, and sends to acquirer
306
Acquirer receives transaction request and initiates approval process through clearing network
307
When transaction has been approved by clearing network, acquirer passes verified transaction information to commerce platform
308
B

FIG. 3A

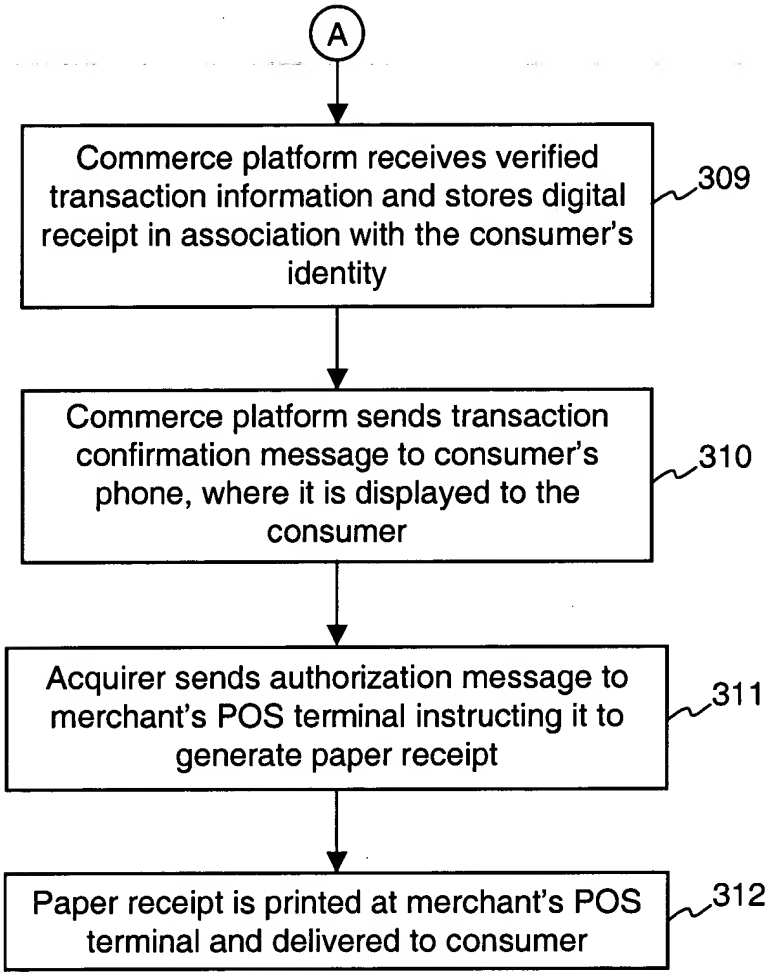
A
Commerce platform receives verified transaction information and stores digital receipt in association with the consumer's identity
309
Commerce platform sends transaction confirmation message to consumer's phone, where it is displayed to the consumer
310
Acquirer sends authorization message to merchant's POS terminal instructing it to generate paper receipt
311
Paper receipt is printed at merchant's POS terminal and delivered to consumer
312

FIG. 3B

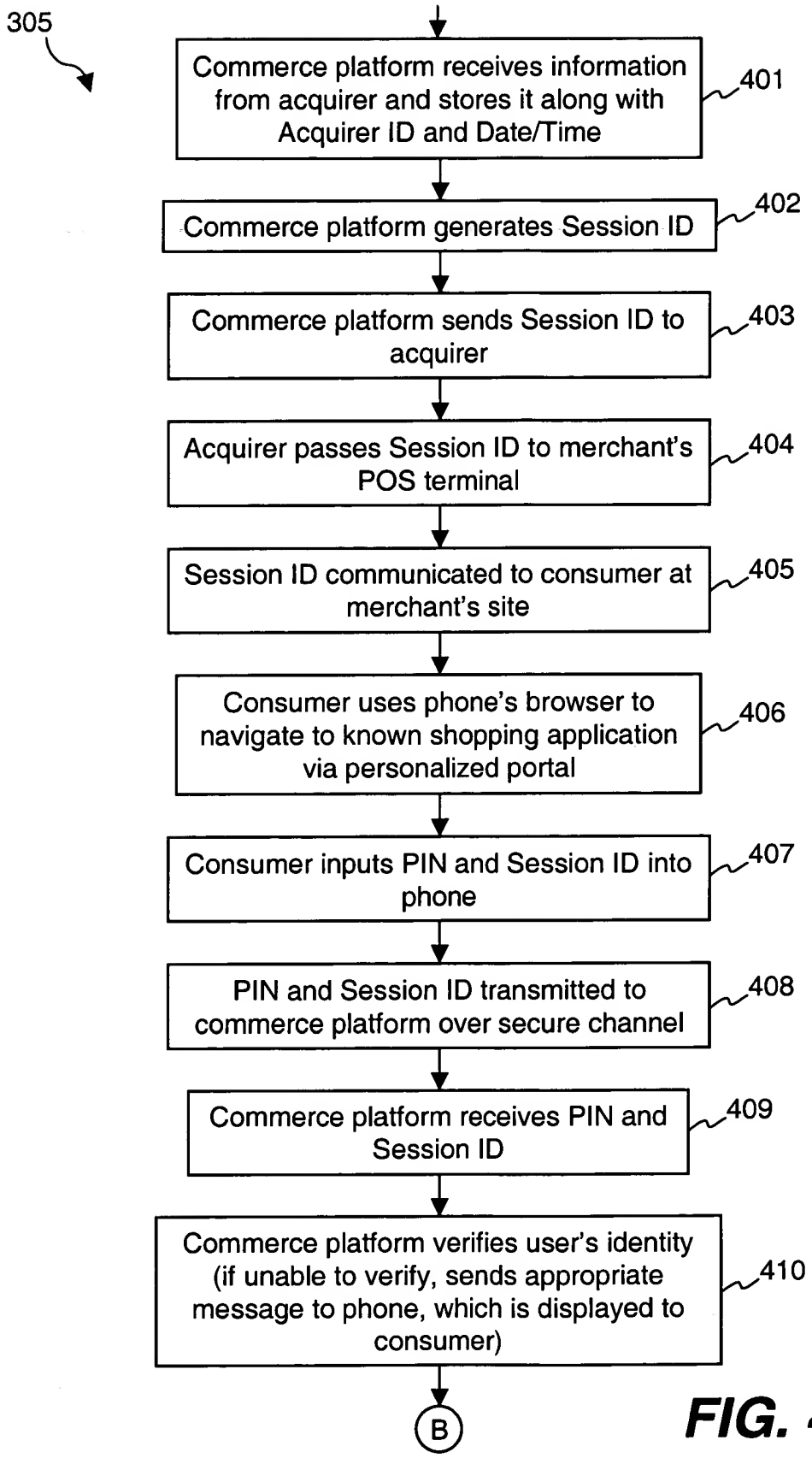
305
Commerce platform receives information from acquirer and stores it along with Acquirer ID and Date/Time
401
Commerce platform generates Session ID
402
Commerce platform sends Session ID to acquirer
403
Acquirer passes Session ID to merchant's POS terminal
404
Session ID communicated to consumer at merchant's site
405
Consumer uses phone's browser to navigate to known shopping application via personalized portal
406
Consumer inputs PIN and Session ID into phone
407
PIN and Session ID transmitted to commerce platform over secure channel
408
Commerce platform receives PIN and Session ID
409
Commerce platform verifies user's identity (if unable to verify, sends appropriate message to phone, which is displayed to consumer)
410
B

FIG. 4A

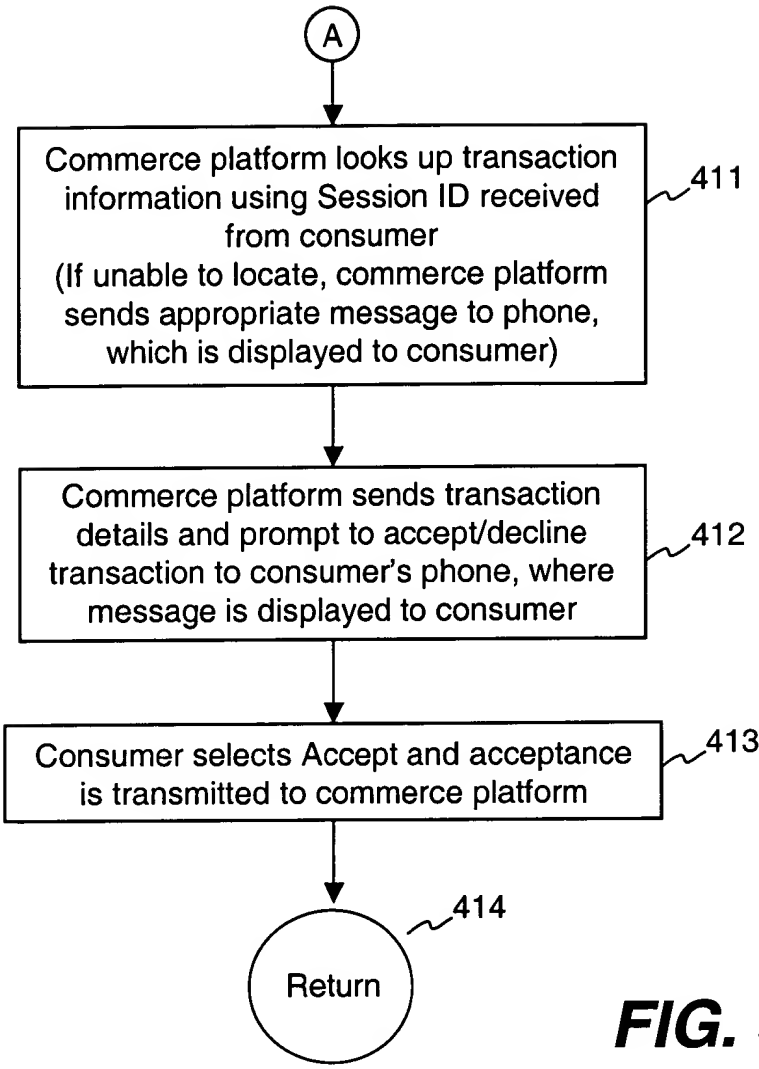
A
Commerce platform looks up transaction information using Session ID received from consumer
(If unable to locate, commerce platform sends appropriate message to phone, which is displayed to consumer)
411
Commerce platform sends transaction details and prompt to accept/decline transaction to consumer's phone, where message is displayed to consumer
412
Consumer selects Accept and acceptance is transmitted to commerce platform
413
414
Return

FIG. 4B

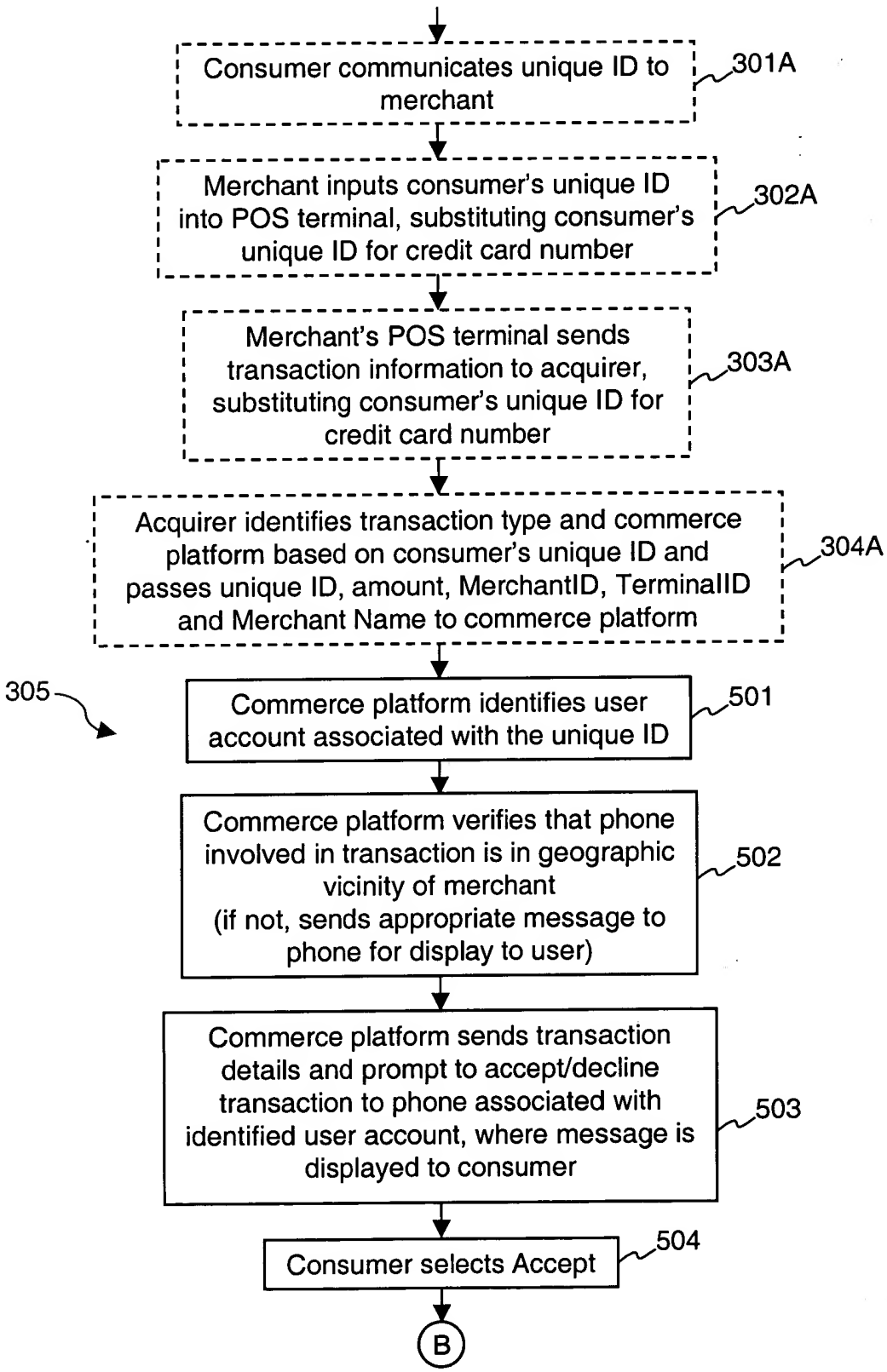
Consumer communicates unique ID to merchant
301A
Merchant inputs consumer's unique ID into POS terminal, substituting consumer's unique ID for credit card number
302A
Merchant's POS terminal sends transaction information to acquirer, substituting consumer's unique ID for credit card number
303A
Acquirer identifies transaction type and commerce platform based on consumer's unique ID and passes unique ID, amount, MerchantID, TerminalID and Merchant Name to commerce platform
304A
305
Commerce platform identifies user account associated with the unique ID
501
Commerce platform verifies that phone involved in transaction is in geographic vicinity of merchant
(if not, sends appropriate message to phone for display to user)
502
Commerce platform sends transaction details and prompt to accept/decline transaction to phone associated with identified user account, where message is displayed to consumer
503
Consumer selects Accept
504
B

FIG. 5A

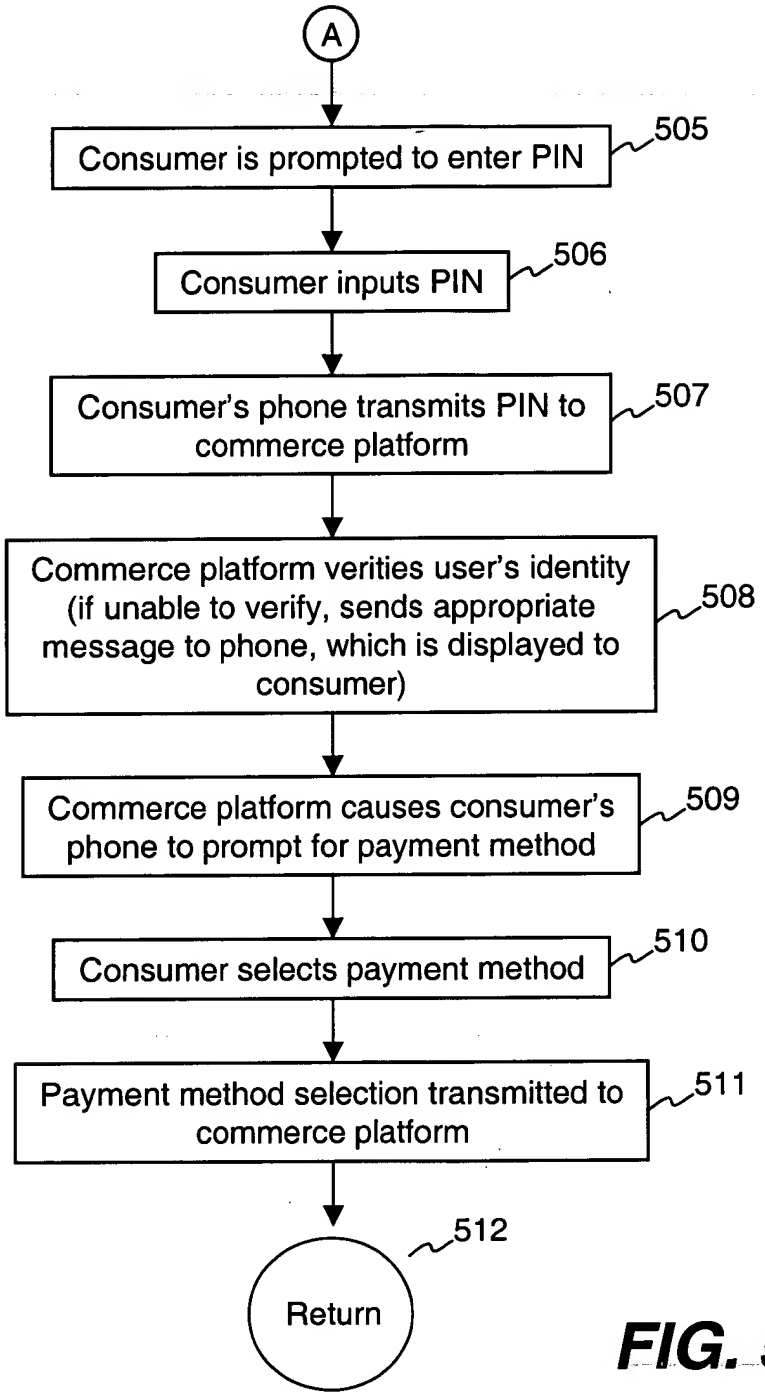
A
Consumer is prompted to enter PIN
505
Consumer inputs PIN
506
Consumer's phone transmits PIN to commerce platform
507
Commerce platform verities user's identity (if unable to verify, sends appropriate message to phone, which is displayed to consumer)
508
Commerce platform causes consumer's phone to prompt for payment method
509
Consumer selects payment method
510
Payment method selection transmitted to commerce platform
511
512
Return

FIG. 5B

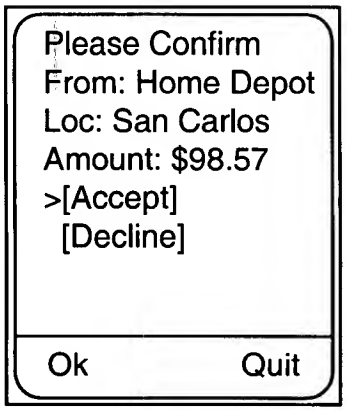

FIG.6A

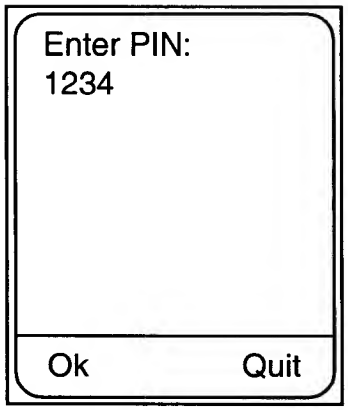

FIG.6B

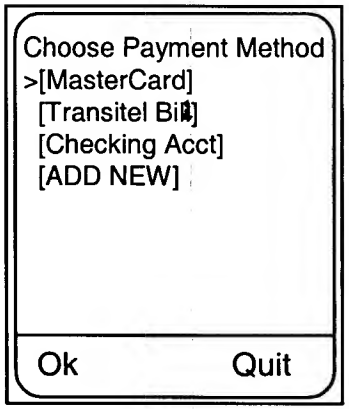

FIG.6C

FIG.6D

FIG.6E